

**Information to identify the case:**

Debtor 1	<b>Bessie M. Smith</b>	Social Security number or ITIN	xxx-xx-5374
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-16355-SLM</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bessie M. Smith

8/9/21

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bessie M. Smith  
Debtor

Case No. 17-16355-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 09, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2021:

Recip ID	Recipient Name and Address
db	+ Bessie M. Smith, 794 South 11th Street, Newark, NJ 07108-1302
cr	+ NATIONSTAR MORTGAGE LLC DBA CHAMPION MORTGAGE COMP, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ Public Service Electric and Gas, PSEG-Law Department, 80 Park Plaza, Newark, NJ 07102, US 07102-4109
517495922	++ CHAMPION MORTGAGE COMPANY, PO BOX 619093, DALLAS TX 75261-9093 address filed with court., CHAMPION MORTGAGE COMPANY, 8950 CYPRESS WATERS BOULEVARD, COPPELL, TX 75019
517123405	+ City of Newark, Department of Water and Sewer Utilities, C/O Law Department, 920 Broad Street, Rm. 316, Newark, NJ 07102-2609
516735701	+ City of Newark, Tax Collector, 920 Broad Street, Newark, NJ 07102-2696
516735702	+ Court Officer, Essex County Special Civil Part, Historic Courthouse, 470 Dr. Martin Luther King Jr. Blvd, Newark, NJ 07102-1734
516735703	+ Credit Service of Oregon, Po Box 1208, Roseburg, OR 97470-0306
516735704	+ Credit Service of Oregon, 400 International Way, Springfield, OR 97477-7004
516735705	+ Debt Recovery Solution, Attention: Bankruptcy, 6800 Jericho Turnpike Ste 113e, Syosset, NY 11791-4401
516846619	+ Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516735707	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
516735708	+ Experian, PO BOX 9701, Allen, TX 75013-9701
516848367	+ M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508
516735712	+ Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
516735717	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
516735716	+ Specialized Loan Servicing/SLS, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
516735718	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 09 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov	Aug 09 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516735698	EDI: WFFC.COM	Aug 10 2021 00:18:00	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
516735697	EDI: HNDACOM	Aug 10 2021 00:18:00	American Honda Finance, Po Box 168088, Irving, TX 75016
516751265	EDI: HNDACOM	Aug 10 2021 00:18:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
516735700	+ EDI: CITICORP.COM	Aug 10 2021 00:18:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

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516735699	+ EDI: CITICORP.COM	Aug 10 2021 00:18:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516735709	EDI: IRS.COM	Aug 10 2021 00:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516735710	Email/Text: camanagement@mtb.com	Aug 09 2021 20:17:00	M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
516735711	Email/Text: camanagement@mtb.com	Aug 09 2021 20:17:00	M & T Bank, Po Box 7678, Buffalo, NY 14240
516956401	+ EDI: MID8.COM	Aug 10 2021 00:18:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516735714	EDI: PRA.COM	Aug 10 2021 00:18:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516735713	EDI: PRA.COM	Aug 10 2021 00:18:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
516988386	EDI: PRA.COM	Aug 10 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Metris, POB 41067, Norfolk VA 23541
516969398	EDI: PRA.COM	Aug 10 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
519137931	+ Email/Text: bankruptcy@pseg.com	Aug 09 2021 20:17:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
516735715	Email/Text: bankruptcy@pseg.com	Aug 09 2021 20:17:00	PSE&G, PO BOX 490, Cranford, NJ 07016-0490
516839852	+ EDI: WFFC.COM	Aug 10 2021 00:18:00	Wells Fargo Bank, N.A., as servicer, Default Document Processing, 1000 Blue Gentian Road, MAC# N9286-01Y, Eagan, MN 55121-1663
516735719	+ EDI: WFFC.COM	Aug 10 2021 00:18:00	Wells Fargo Home Mortgage, 1 Home Campus, Des Moines, IA 50328-0001

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517495923	*P++	CHAMPION MORTGAGE COMPANY, PO BOX 619093, DALLAS TX 75261-9093, address filed with court., CHAMPION MORTGAGE COMPANY, 8950 CYPRESS WATERS BOULEVARD, COPPELL, TX 75019
516784695	*+	Wells Fargo Home Mortgage, 1 Home Campus, Des Moines, IA 50328-0001
516735706	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2021 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset Backed Pass-Through Certificates, Series 2007-CH3 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for J.P. Morgan Mortgage Acquisition Trust 2007-CH3, Asset Backed Pass-Through Certificates, Series 2007-CH3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Champion Mortgage Company NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Scott E. Tanne	on behalf of Debtor Bessie M. Smith ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vilna Waldron Gaston	on behalf of Creditor Public Service Electric and Gas vilna.gaston@pseg.com

TOTAL: 8